SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 16, 2004, Samuel B. Lee and Wife Anita Z. Lee as Joint Tenants executed a certain deed of trust to Jeffrey McEvoy, Trustee for the benefit of First Choice Mortgage Services, LLC which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2083 at Page 319; and

WHEREAS, said Deed of Trust was subsequently assigned to Union Planters Bank, N.A. by instrument dated September 21, 2004 and recorded in Book 2093 at Page 504 of the aforesaid Chancery Clerk's office; and

WHEREAS, Regions Bank DBA Regions Mortgage s/b/m to Union Planters Bank, N.A. has heretofore substituted J. Gary Massey as Trustee by instrument dated December 10, 2008 and recorded in the aforesaid Chancery Clerk's Office in Book 2974 at Page 204; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank DBA Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on March 10, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 17, Section B, Flower Creek Subdivision in Section 30, Township 1 South, Range 7 West, as per plat thereof recorded in Plat Book 24, Pages 46-48, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Grantors herein by Warranty Deed of record at Book Number 206, Page 317, dated July 13, 1988, filed for record July 22, 1988, in the office of the Chancery Clerk of Desoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 2nd day of February, 2015.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7239 Flower Creek Drive Southaven, MS 38671 08-101714BD

Publication Dates:

February 10, 17 and 24, 2015 and March 3, 2015

3-10-15

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of December, 2008 and acknowledged on the 11th day of December, 2008, Richard Alan Ray, unmarried, executed and delivered a certain Deed of Trust unto Dennis F Hardiman, Trustee for Mortgage Electronic Registration Systems, Inc as nominee for Advanced Financial Services, Inc, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2975 at Page 473; and

WHEREAS, on the 20th day of January, 2012, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3391 at Page 238

WHEREAS, on the 13th day of April, 2012, Mortgage Electronic Registration Systems, Inc as nominee for Advanced Financial Services, Inc, assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3428 at Page 548; and

WHEREAS, on the 22nd day of August, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3867 at Page 89; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described real property located and situated in DeSoto County, Mississippi, and more particularly described as follows, to-wit:

Lot 67, Edgewood Estates, Planned Unit Development, Second Addition, situated in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Pages 49-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to restrictive covenants and utility easements shown on plat of said subdivision, subdivision and zoning regulations in effect in DeSoto County, Mississippi, rights of ways and easements for public roads and public utilities and all applicable building restrictions and easements of record, Health Department regulations in effect in DeSoto County, Mississippi, and any prior reservation of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel, in, on and under the afore described real property.

Being the same property conveyed from Katherine F. Wells to Richard Alan Ray by deed recorded April 02, 2004 in Book 468, page 720 in the registrar's office of DeSoto County

3-10-15

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of January, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rdb/F14-0901

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 19th day of August, 2005, Timothy K. Embrey and Mary I. Embrey, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage, a division of National City Bank of Indiana, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2291 at Page 371 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Adams & Edens, P.A., as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3926 at Page 362, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that Wilson, Adams & Edens, P.A., FKA Adams & Edens, P.A., Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 10th day of March, 2015, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 244, Section F, Deerchase Subdivision, situated in Section 4, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 15, in the office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the $\frac{4}{1}$ day of <u>February</u>, 2015.

WILSON, ADAMS & EDENS, P.A., FKA ADAMS & EDENS, P.A.

3-10-15

BY: BRADLEY P. JONES

PREPARED BY:

WILSON, ADAMS & EDENS POST OFFICE BOX 320909 FLOWOOD, MISSISSIPPI 39232

(601) 825-9508 A&E File #14-01067

PUBLISH: 02/17/2015, 02/24/2015, 03/03/2015

A&E #14-01067

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SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 26, 2004, Edward Wayne Beyer and Donna Lynn Bell executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1982 at Page 291 as reformed in Chancery Cause No. 14-CV-1187; and

WHEREAS, Regions Bank d/b/a Regions Mortgage has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated May 14, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,645 at Page 245; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank d/b/a Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on March 10, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 45, Rolling Green IV, located in Section 29, Township 1 South, Range 8 West, DeSoto County, Mississippi as shown on plat thereof recorded in Plat Book 26, Page 29 in the Chancery Clerk's office of DeSoto County, Mississippi.

LESS AND EXCEPT:

0.94 acres being the south part of Lot 45 of Rolling Green Subdivision, Part 4, as recorded in Plat Book 26 pages 29-31 of the office of the Chancery Clerk, DeSoto County, Mississippi. Said point being marked by a steel post and the point of beginning. Thence N 00 degrees 25' 31" W 440.55' along the east line of said Lot 45 to a 3/8 rebar on the north side of a gravel driveway. Thence S 47 degrees 48' 38" W 249.54' along the north side of said gravel driveway to a 3/8 rebar on the southwest line of Lot 45 and the northeast line of Lot 46 of Rolling Green Subdivision Part 4. Thence S 34 degrees 34' 51" E 331.52' along the southwest line of Lot 45 and the northeast line of Lot 46 to the point of beginning.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 13th day of February, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7260 Angel Drive Horn Lake, MS 38637 13-007188BD

Publication Dates: February 17 and 24, 2015 and March 3, 2015 3/10/15

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of December, 2008 and acknowledged on the 29th day of December, 2008, Mitzi G. Holliman, an Un-married Man, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2981 at Page 200; and

WHEREAS, on the 7th day of October, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 228; and

WHEREAS, on the 23rd day of January, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3931 at Page 666; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 44, Section A, Mallard Park Subdivision, situated in Section 4, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 100, Page 29, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of February, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rdb/F15-0059

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

3-10.2015

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 2nd day of May, 2008 and acknowledged on the 2nd day of May, 2008, Linda J. Nichols, a married person, and Dan Nichols, executed and delivered a certain Deed of Trust unto Recontruse, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2904 at Page 430; and

WHEREAS, on the 9th day of April, 2013, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3620 at Page 94; and

WHEREAS, on the 7th day of December, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, assigned said Deed of Trust unto Bank of America, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3553 at Page 594; and

WHEREAS, on the 13th day of January, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3929 at Page 364; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 44, Section A, Summit Park Subdivision, in Section 21, Township 1 South, Range 7 West,
DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 81, Page 26, in the Office
of the Chancery Clerk of DeSoto County, Mississippi.

Source of title is Book 0460, Page 0254 (Recorded 12/11/03)

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of February, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157 (318) 330-9020

rdb/F14-1869

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

3.10.2015

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of June, 2010 and acknowledged on the 18th day of June, 2010, Christopher R Moore, a married person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Iberiabank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3180 at Page 590; and

WHEREAS, on the 14th day of January, 2015, Mortgage Electronic Registration Systems, Inc. as nominee for Iberiabank Mortgage Company, assigned said Deed of Trust unto Everbank, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3928 at Page 15; and

WHEREAS, on the 22nd day of January, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3931 at Page 146; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 762, Section L, Parcels 8 and 5, Central Park Neighborhood, PUD, situated in Section 20, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 104, Page 31, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of February, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rdb/F14-1852

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

3.10.2015

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of October, 2012 and acknowledged on the 30th day of October, 2012, Dewayne L. Hawkins, A Single Man, executed and delivered a certain Deed of Trust unto Lincoln Hodges, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for NOLA Lending Group, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3531 at Page 496 and rerecorded in DK T Book 3550 at Page 261; and

WHEREAS, on the 27th day of January, 2014, Mortgage Electronic Registration Systems, Inc., as nominee for NOLA Lending Group, LLC, assigned said Deed of Trust unto U.S. Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3774 at Page 511; and

WHEREAS, on the 14th day of November, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3910 at Page 659; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 84, Section B, Ansley Park Subdivision, situated in Section 21, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 81, Page 20, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Borrower herein by Special Warranty Deed of even dare recorded simultaneously herewith in said Register's Office.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of February, 2015.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rdb/F14-1462

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

3.10. 2015

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of November, 1995 and acknowledged on the 17th day of November, 1995, Paula M. Wright, a married person, joined herein by Kennedy Wright, executed and delivered a certain Deed of Trust unto Robert P. O'Hara and/or E. Stephen White, Trustee for First National Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 799 at Page 586; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, N.A. by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3910 at Page 647; and

WHEREAS, on the 9th day of December, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3915 at Page 305; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 513, Section "L", Magnolia Estates Subdivision, Located in Section 35, Township 1 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as recorded in Plat Book 48, Page 2, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of February, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rdb/F01-2197

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of April, 2001 and acknowledged on the 5th day of April, 2001, Amy L. Yarbrough, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for First Horizon Home Loan Corp., dba First Tennessee Home Loans, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1311 at Page 750 and rerecorded in Book 1361 at Page 769; also rerecorded in Book 1487 at Page 271

WHEREAS, on the 5th day of April, 2001, First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1318 at Page 544 and rerecorded in Book 1369 at Page 727; also rerecorded in Book 1487 at Page 270 and rerecorded in Book 2747 at Page 751

WHEREAS, on the 11th day of July, 2007 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2753 at Page 594; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 35, Section B, Dogwood Manor, situated in Section 34, Township 1 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Page 22, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of February, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rdb/F07-1317

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of July, 2001 and acknowledged on the 30th day of July, 2001, Gail S Cozart, a married woman joined herein by Edwin B Cozart aka Edwin Cozart, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1362 at Page 260; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wells Fargo Bank, NA by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2649 at Page 440; and

WHEREAS, on the 17th day of December, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3920 at Page 297; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 10th day of March, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 276, Phase 1, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 52, Page 16 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of February, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rdb/F14-1314

PUBLISH: 2.17.15 - 2.24.15 - 3.3.15

3-10-2015